

STATE OF INDIANA)

IN THE LAKE CIRCUIT COURT

COUNTY OF LAKE)

) SS:

CAUSE NO. _____

45G010606PL00209

IN RE: RON'S HOME IMPROVEMENT, INC.,)

Respondent.)

) AVC NO. 06-026

Filed in Open Court

JUN 20 2006

ASSURANCE OF VOLUNTARY COMPLIANCE

The State of Indiana, by Attorney General Steve Carter and Deputy Attorney

General Terry Tolliver, and the Respondent, Ron's Home Improvement, Inc., enter into an Assurance of Voluntary Compliance ("Assurance"), pursuant to Indiana Code § 24-5-0.5-7.

Any violation of the terms of this Assurance constitutes *prima facie* evidence of a deceptive act. This Assurance is entered into without any adjudication of any issue of fact or law; and upon consent of the parties.

The parties agree:

1. The Respondent is a for-profit domestic corporation, engaged in business as a home improvement contractor, with a principal place of business in Lake County located at 390 Rose Ellen Drive, Crown Point, Indiana, 46307.
2. The terms of this Assurance apply to and are binding upon the Respondent, its employees, agents, representatives, successors, and assigns.
3. The Respondent acknowledges the jurisdiction of the Consumer Protection Division of the Office of the Attorney General to investigate matters hereinafter described, pursuant to the authority of Ind. Code § 4-6-9-4 and Ind. Code § 24-5-0.5-1, et

seq **RECEIVED**

JUN 20 2006

CERTIFIED MAIL/

POST MARKED

JUN 05 2006

Thomas R. Philpott
CLERK LAKE CIRCUIT COURT

4. The Respondent acknowledges it has been advised the Attorney General's role in this matter is to serve as counsel for the State of Indiana and the Office of the Attorney General has not given the Respondent any legal advice regarding this matter. The Respondent expressly acknowledges the Office of the Attorney General has previously advised the Respondent to secure legal counsel prior to entering into this Assurance for any legal advice the Respondent requires.

5. The Respondent agrees, pursuant to Ind. Code § 24-5-11-10(a), in every home improvement transaction, to provide a completed home improvement contract to the consumer before it is signed by the consumer. The Respondent agrees the contract must contain at a minimum the following:

- (1) The name of the consumer and the address of the residential property that is the subject of the home improvement;
- (2) The name and address of the Respondent and each of the telephone numbers and names of any agent to whom consumer problems and inquiries can be directed;
- (3) The date the home improvement contract was submitted to the consumer and any time limitation on the consumer's acceptance of the home improvement contract;
- (4) A reasonably detailed description of the proposed home improvements;
- (5) If the description required by Indiana Code §24-5-11-10(a)(4) does not include the specifications for the home improvement, a statement that the specifications will be provided to the consumer before commencing any work and that the home improvement contract is subject to the consumer's separate written and dated approval of the specifications;

- (6) The approximate starting and completion dates of the home improvements;
- (7) A statement of any contingencies that would materially change the approximate completion date;
- (8) The home improvement contract price; and
- (9) Signature lines for the Respondent or the Respondent's agent and for each consumer who is to be a party to the home improvement contract with a legible printed or a typed version of that person's name placed directly after or below the signature.

6. The Respondent agrees, pursuant to Ind. Code § 24-5-11-11, that before the consumer signs the home improvement contract and before the consumer can be required to make a down payment, the Respondent must have agreed unequivocally by written signature to all of the terms of the home improvement contract.

7. The Respondent agrees, pursuant to Ind. Code § 24-5-11-12, it shall give a fully executed copy of the home improvement contract to the consumer immediately after the consumer signs it. The contract must also show the dates the Respondent and each consumer executed the contract.

8. The Respondent, in soliciting and/or contracting with consumers, agrees to refrain from conducting any business activity in the State of Indiana, unless those activities are in full compliance with the Home Improvement Contracts Act, Ind. Code § 24-5-11-1, *et seq.*

9. The Respondent, in soliciting and/or contracting with consumers, agrees to refrain from representing, either orally or in writing, that the subject of a consumer transaction has sponsorship, approval, performance, characteristics, accessories, uses, or benefits it does not have which it knows or should reasonably know it does not have.

10. The Respondent, in soliciting and/or contracting with consumers, agrees to refrain from representing, either orally or in writing, it is able to deliver or complete the subject of a consumer transaction within a reasonable period of time, when it knows or reasonably should know it cannot.

11. The Respondent, in soliciting and/or contracting with consumers, agrees to fully comply with the Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-1, *et seq.*

12. Upon execution of this Assurance, the Respondent shall pay costs in the amount of Three Hundred Dollars (\$300.00) to the Office of the Attorney General.

13. The Respondent shall not represent that the Office of the Attorney General approves or endorses the Respondent's past or future business practices, or that execution of this Assurance constitutes such approval or endorsement.

14. The Respondent shall fully cooperate with the Office of the Attorney General in the resolution of any future written complaints the Consumer Protection Division receives. This shall include, but is not limited to, the Respondent promptly resolving any additional valid consumer complaints brought to the Respondent's attention by the Office of the Attorney General either prior to, or after the filing of, this Assurance with the Court.

15. The Office of the Attorney General shall file this Assurance with the Circuit Court of Lake County. The Court's approval of this Assurance shall not act as a bar to any private right of action.

DATED this 30 day of May, 2006.

STATE OF INDIANA

RESPONDENT

STEVE CARTER
Indiana Attorney General

RON'S HOME IMPROVEMENT, INC.

By:

Terry Tolliver

Terry Tolliver,
Deputy Attorney General
Atty. No. 22556-49
Office of Attorney General
302 W. Washington, 5th Floor
Indianapolis, Indiana 46204
Telephone: (317) 233-3300

By:

Ronald C Schiesser

RONALD SCHIESSER, President

APPROVED this 20 day of June, 2006.

[Signature]
Judge, Lake Circuit Court

Distribution:

Terry Tolliver
Office of Attorney General
Consumer Protection Division
302 W. Washington, 5th Floor
Indianapolis, Indiana 46204

Ronald Schiesser, President
Ron's Home Improvement, Inc.
390 Rose Ellen Drive
Crown Point, IN 46307